

**United States Bankruptcy Court**  
Western District of Washington  
700 Stewart St, Room 6301  
Seattle, WA 98101

**Case No. 08-17620-SJS**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Bradly Brennecke  
14452 196th Avenue S.E.  
Renton, WA 98059

Social Security/Individual Taxpayer ID No.:

xxx-xx-6991

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on November 7, 2008. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: February 26, 2009

Samuel J. Steiner  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0981-2  
Case: 08-17620

User: admin  
Form ID: bl8

Page 1 of 1  
Total Served: 13

Date Rcvd: Feb 26, 2009

The following entities were served by first class mail on Feb 28, 2009.

db +Bradly Brennecke, 14452 196th Avenue S.E., Renton, WA 98059-7821  
951413528 +Bank Of America, 475 Crosspoint Pkwy, Getzville, NY 14068-1609  
951413530 Bank of America, PO Box 15726, Wilmington, DE 19886-5726  
951413532 +Citibank, Attn: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507  
951413533 +Citibank Usa, Attn.: Centralized Bankruptcy, PO Box 20507, Kansas City, MO 64195-0507  
951413534 +Dan Fulgencio, 14452 196th Avenue S.E., Renton, WA 98059-7821  
951413535 +T-Mobile Bankruptcy Team, PO Box 53410, Bellevue, WA 98015-3410

The following entities were served by electronic transmission on Feb 26, 2009.

smg EDI: WADEPREV.COM Feb 26 2009 20:53:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
951413525 +EDI: BECKLEE.COM Feb 26 2009 20:53:00 American Express, c/o Becket and Lee, PO Box 3001,  
Malvern, PA 19355-0701  
951413526 +EDI: BANKAMER.COM Feb 26 2009 20:53:00 Bac / Fleet Bankcard, PO Box 26012,  
Greensboro, NC 27420-6012  
951413527 +EDI: BANKAMER.COM Feb 26 2009 20:53:00 Bank Of America, Attn: Bankruptcy NC4-105-02-77,  
PO Box 26012, Greensboro, NC 27420-6012  
951413528 +EDI: BANKAMER2.COM Feb 26 2009 20:53:00 Bank Of America, 475 Crosspoint Pkwy,  
Getzville, NY 14068-1609  
951413530 EDI: BANKAMER2.COM Feb 26 2009 20:53:00 Bank of America, PO Box 15726,  
Wilmington, DE 19886-5726  
951413529 +EDI: BANKAMER.COM Feb 26 2009 20:53:00 Bank of America, NC4-105-03-14, 4161 Piedmont Pkwy,  
Greensboro, NC 27410-8110  
951413531 +EDI: CAPITALONE.COM Feb 26 2009 20:53:00 Capital 1 Bank, Attn: C/O TSYs Debt Management,  
PO Box 5155, Norcross, GA 30091-5155  
951413532 +EDI: CITICORP.COM Feb 26 2009 20:53:00 Citibank, Attn: Centralized Bankruptcy,  
PO Box 20507, Kansas City, MO 64195-0507  
951413533 +EDI: CITICORP.COM Feb 26 2009 20:53:00 Citibank Usa, Attn.: Centralized Bankruptcy,  
PO Box 20507, Kansas City, MO 64195-0507

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2009

Signature:

